WHAT IS CLAIMED IS:

1.   A method for selecting, from a plurality of lease programs, a lease program that requires the lowest monthly payment, the method comprising:

receiving a first input representing a target profit;

receiving a second input representing an amount of cash available for lease inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information about a plurality of lease programs; and

identifying, for each of the vehicles, the lease program requiring the identified lowest monthly payment.

2.   The method of claim 1 wherein the identifying comprises:

calculating a monthly payment required by each of the plurality of lease programs for each of a plurality of vehicles, the monthly payment constrained by the target profit, the amount of cash available for lease inception fees and the financial information about the customer; and

for each of the vehicles, comparing the calculated monthly payments required by each of the plurality of lease programs and selecting the lowest monthly payment; and

3.   A computer system configured to perform the method of claim 1, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

4.   Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives a first input representing a target profit;

the computer receives a second input representing an amount of cash available for lease inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality of lease programs; and

the computer identifies, for each of the vehicles, the lease program requiring the identified lowest monthly payment.

5.   The method of claim 1 wherein the receiving financial information about a customer comprises:

collecting information about the customer;

entering the collected information in a computer input device; and

transmitting the entered, collected information from the computer input device to a computer processing device, the computer processing device being configured to perform the remaining steps of the method of claim 1.

6.   The method of claim 5 wherein the computer input device is in a location remote to the computer processing device.

7.   The method of claim 6 wherein the collecting and entering are performed by a first user, and the computer processing device is operated by a second user.

8.   A method for selecting, from a plurality of lease programs, a lease program for each of a plurality of customers, the method comprising:

collecting information about a first customer;

entering the collected information about the first customer in a first computer input device;

collecting information about a second customer;

entering the collected information about the second customer in a second computer input device;

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transmitting the entered, collected information from the first and second computer input devices to a computer processing device, the computer processing device being configured to select, from a plurality of lease programs, a lease program according to a customer's information; and

causing the computer processing device to select a lease program for the first customer and a lease program for the second customer.

9.   The method of claim 8 wherein the first computer input device and the second computer input device are located remote to each other.

10.   The method of claim 8 wherein the first computer input device and the second computer input device are located remote to the computer processing device.

11.   The method of claim 8 wherein the collecting and entering information about a first customer is performed by a first user and the causing the computer processing device to select a lease program for the first customer is performed by a second user.

12.   The method of claim 11 wherein the collecting and entering information about a second customer is performed by a third user and the causing the computer processing device to select a lease program for the second customer is performed by the second user.

13.   A method for selecting, from a plurality of lease programs, a lease program that generates the largest profit, the method comprising:

receiving a first input representing a target monthly payment amount;

receiving a second input representing an amount of cash available for lease inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information about a plurality of lease programs; and

identifying, for each of the vehicles, the lease program generating the highest profit.

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14.   The method of claim 13 wherein the identifying comprises:

calculating a profit generated by each of the plurality of lease programs for each of a plurality of vehicles, the profit constrained by the target monthly payment, the amount of cash available for lease inception fees and the financial information about the customer; and

for each of the vehicles, comparing the calculated profit generated by each of the plurality of lease programs and selecting the highest profit; and

15.   A computer system configured to perform the methods of claim 13, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

16.   Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives a first input representing a target monthly payment amount;

the computer receives a second input representing an amount of cash available for lease inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality of lease programs; and

the computer identifies, for each of the vehicles, the lease program generating the highest profit.

17.   The method of claim 13 wherein the receiving financial information about a customer comprises:

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collecting information about the customer;

storing the collected information in a first computer storage device; and

transmitting the stored, collected information from the first computer storage device to a central computer storage device, the central computer storage device being configured to perform the remaining steps of the method of claim 13.

18.   A method for selecting, from a plurality of lease programs, a lease program that generates the largest profit for a particular monthly payment amount, the method comprising:

receiving an input representing an amount of cash available for lease inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information about a plurality of lease programs; and

identifying, for each of the vehicles, the lease program generating the highest profit for each of the monthly payment amounts.

19.   The method of claim 18 wherein the identifying comprises:

calculating a set of profits generated by each of the plurality of lease programs for each of a plurality of vehicles, the set of profits comprising:

a profit calculated for each of a set of monthly payment amounts, each profit and each monthly payment amount constrained in the calculating by the amount of cash available for lease inception fees and the financial information about the customer;

the calculating comprising considering an upward adjustment in a sales price of the vehicle; and

for each of the vehicles, and each of the monthly payment amounts, comparing the calculated profit generated by each of the plurality of lease programs and selecting the highest profit.

20.   A computer system configured to perform the methods of claim 18, the computer system comprising:

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computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

21. Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives an input representing an amount of cash available for lease inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality of lease programs; and

the computer identifies, for each of the vehicles, the lease program generating the highest profit for each of the monthly payment amounts.

22. The method of claim 18 wherein the receiving financial information about a customer comprises:

collecting information about the customer;

storing the collected information in a first computer storage device; and

transmitting the stored, collected information from the first computer storage device to a central computer storage device, the central computer storage device being configured to perform the remaining steps of the method of claim 18.

23. A method for selecting, from a plurality of lease programs, a lease program capable of generating a specified paid reserve amount and calculating a money factor that causes the selected lease program must use to generate the specified paid reserve amount, the method including:

identifying a plurality of lease programs for which a customer qualifies according to customer information and a particular vehicle;

receiving an input representing a target paid reserve amount;

accessing a database stored in a computer system, the database comprising information about a plurality of lease programs;

calculating, for each of the plurality of lease programs, a minimum money factor that, when applied to the lease program, causes the lease program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

reporting which of the plurality of lease programs is capable of generating the target paid reserve amount and, for each of the capable lease programs, identifying the calculated minimum money factor that causes the lease program to generate the target paid reserve amount.

24. A computer system configured to perform the methods of claim 23, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

25. Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of lease programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a target paid reserve amount;

the computer accesses a database comprising information about a plurality of lease programs;

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the computer calculates, for each of the plurality of lease programs, a minimum money factor that, when applied to the lease program, causes the lease program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of lease programs is capable of generating the target paid reserve amount and, for each of the capable lease programs, identifying the calculated minimum money factor that causes the lease program to generate the target paid reserve amount.

26.   The method of claim 23 wherein the receiving an input representing a target paid reserve amount comprises:

receiving an input representing a selection of a lease program from a plurality of lease programs; and

identifying the paid reserve amount that is generated by the selected lease program.

27.   A computer system configured to perform the methods of claim 8, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

28.   Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of lease programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a selection of a lease program from a plurality of lease programs; and

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the computer identifies the paid reserve amount that is generated by the selected lease program.

the computer accesses a database comprising information about a plurality of lease programs;

the computer calculates, for each of the plurality of lease programs, a minimum money factor that, when applied to the lease program, causes the lease program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of lease programs is capable of generating the target paid reserve amount and, for each of the capable lease programs, identifying the calculated minimum money factor that causes the lease program to generate the target paid reserve amount.

29.   The method of claim 23 wherein the receiving an input representing a target paid reserve amount comprises:

receiving an input representing a selection of a lease program from a plurality of lease programs, the selected lease program having a first money factor and a first paid reserve amount;

receiving a second money factor different than the first money factor;

calculating a second paid reserve amount for the selected lease program according to the second money factor.

30.   A computer system configured to perform the methods of claim 29, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

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31.   Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of lease programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a selection of a lease program from a plurality of lease programs, the selected lease program having a first money factor and a first paid reserve amount;

the computer receives a second money factor different than the first money factor;

the computer calculates a second paid reserve amount for the selected lease program according to the second money factor.

the computer accesses a database comprising information about a plurality of lease programs;

the computer calculates, for each of the plurality of lease programs, a minimum money factor that, when applied to the lease program, causes the lease program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of lease programs is capable of generating the target paid reserve amount and, for each of the capable lease programs, identifying the calculated minimum money factor that causes the lease program to generate the target paid reserve amount.

32.   A method for populating fields of a credit application, the method comprising:

receiving a credit report for a particular customer, the credit report containing data relevant to a plurality of financial aspects of the customer;

extracting the data from the credit report and associating the extracted data with a first set of pre-defined credit attributes;

identifying a second set of credit attributes within a credit application, the second set of credit attributes associated with data fields of the credit application;

matching each of the first set of pre-defined credit attributes to one of the second set of credit attributes; and

populating the fields of the credit application with the extracted data according to the matching of the first set of credit attributes to the second set of credit attributes.

33.   A computer system configured to perform the methods of claim 32, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

34.   Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives a credit report for a particular customer, the credit report containing data relevant to a plurality of financial aspects of the customer;

the computer extracts the data from the credit report and associating the extracted data with a first set of pre-defined credit attributes;

the computer identifies a second set of credit attributes within a credit application, the second set of credit attributes associated with data fields of the credit application;

the computer matches each of the first set of pre-defined credit attributes to one of the second set of credit attributes; and

the computer populates the fields of the credit application with the extracted data according to the matching of the first set of credit attributes to the second set of credit attributes.